Funding of Assistive Technology through Impairment Related Work Expenses (IRWEs)

What is an IRWE?

An IRWE is an expense for an item or service that:

- – Is directly related to enabling you to work; and
- – Is related to a physical or mental impairment.
  20 C.F.R. §§ 416.976(a), §404.1576(b);

IRWE deductions are available if you work and you are on Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI). Through an IRWE, you can deduct the reasonable cost of certain items and services needed for work from your gross earnings, whether or not you also need the items for your normal daily activities.

IRWEs reduce your gross monthly income to get to countable income. Countable income is what SSA looks at to determine your SSI payment amount or, if you receive SSDI, whether you are entitled to SSDI during your Extended Period of Eligibility (EPE).

In the SSI IRWE example below, the SSI worker's SSI monthly payment, after all applicable deductions, will be reduced by only $457.50.

Gross Monthly Income		1,200.00
General Income deduction		- $20.00
Earned Income deduction		- $65.00
IRWE deduction		- $200.00
	=	$915.00
÷2	=	$457.50

In the SSDI IRWE example below, the IRWE reduces the monthly gross income to below the current SGA[1] threshold, making the worker eligible for SSDI during the EPE:

Gross Monthly Income	$1,200.00
IRWE deduction	- $200.00
Countable Income:	=$1,000.00

For both SSI and SSDI, you can deduct the cost of an IRWE only if you pay for it. You cannot deduct the cost of an IRWE if someone else pays for it, including your employer. Also, the Social Security Administration (SSA) must approve the IRWE.

What assistive technology can be considered an IRWE?

Assistive technology that can be deducted as an IRWE include medical devices, eye glasses, if they correct a disabling visual impairment, and work-related equipment you pay for such as one-handed keyboards or telecommunication devices.

For a list of other IRWEs and information on SSA work incentives for persons on SSI and/or SSDI, see the SSA Red Book: http://www.ssa.gov/redbook/

---

[1] For current SGA thresholds go to the SSA webpage: http://www.socialsecurity.gov/oact/cola/sga.html

What if I purchased an assistive device but I am making payments on the purchase? Can I deduct the payment as an IRWE? How do I deduct them?

You can deduct recurring expenses, such as monthly rental charges or installment payments, including interest and other charges. 20 C.F.R. §§ 416.976(e)(1), 404.1576(e)(1). You can choose to deduct non-recurring expenses entirely in one month, or you can spread the deductions over 12 consecutive months. A non-recurring expense might be a down payment or a single large purchase. Payments that you make in anticipation of work may also be deducted if you make them within 11 months before you began working. If the item is useful during months you are not working, only the portion related to the months you work is deductible. 20 C.F.R. §§ 416.976(e)(4), 404.1576(e)(4).

What is the relationship between an IRWE and a Plan to Achieve Self Support (PASS)?

Expenses that you have deducted as PASS expenses are not allowed as IRWE deductions. If a PASS does not cover the entire cost of the item or service, however, you may deduct the remainder as an IRWE. It must meet the criteria for an IRWE in question 1, above.

For more information on PASS see our Publication "Funding Assistive Technology through a Plan for Achieving Self-Support (PASS)" (DRC Pub http://www.disabilityrightsca.org/pubs/557101.pdf)

If Social Security denies an item as an IRWE can I appeal?

Yes, you can file an appeal by using the SSA form Request for Reconsideration (SSA-561-U2). The form is available on the SSA website: http://ssa.gov/forms/ssa-561.html